

91 Circle Dr

Investment Property - Buy & Hold

91 Circle Dr, Rossville, GA 30741
Multi-Family · 2 Units · 2,092 Sq.Ft.

\$ 317,000 Purchase Price · \$ 330,000 ARV
\$ 79,250 Cash Needed · \$ 422/mo Cash Flow · 7.1% Cap Rate · 6.4% COC



Property Description

ADDRESS

91 Circle Dr
Rossville, GA 30741

DESCRIPTION

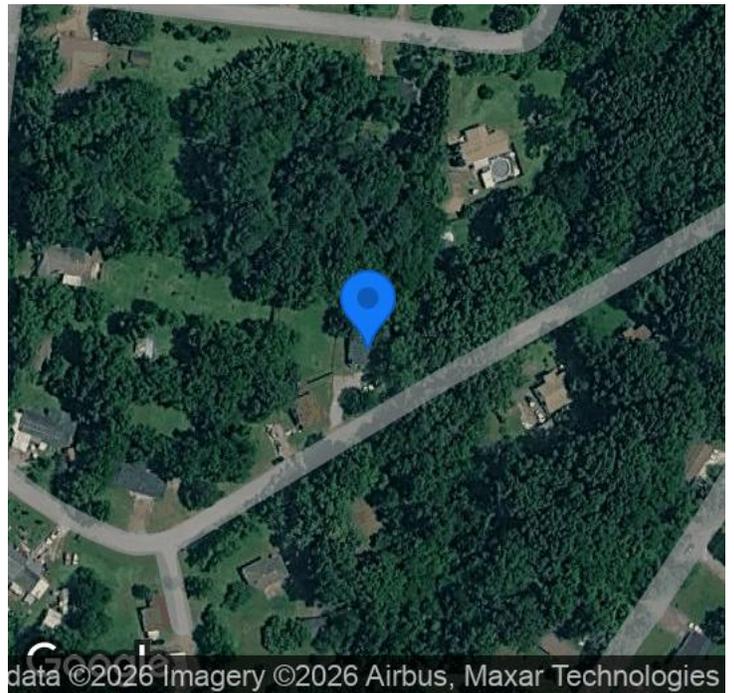
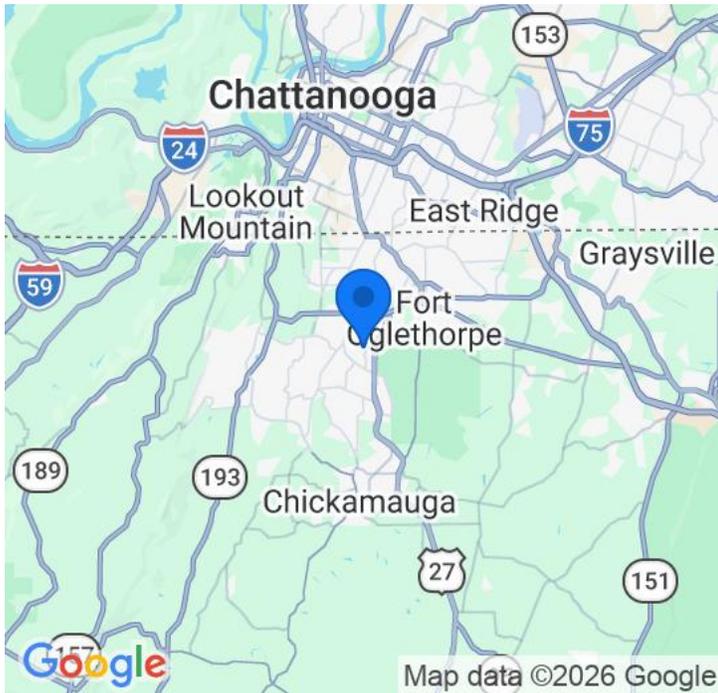
Property Type: Multi-Family
Year Built: 1947
Parking: Garage
Lot Size: 14,375 sq.ft.
MLS Number: 1369035

UNITS & RENT ROLL

2 Units - Residential
3 Beds / 1.5 Baths / 1,046 Sq.Ft.
Gross Rent: \$ 1,135 Per Month

UNIT INFORMATION

Total Units/Spaces: 2
Total Square Footage: 2,092



Purchase Analysis & Returns

PURCHASE & REHAB

Purchase Price:		\$ 317,000
Amount Financed:	-	\$ 237,750
Down Payment:	=	\$ 79,250
Purchase Costs:	+	\$ 0
Rehab Costs:	+	\$ 0
Total Cash Needed:	=	\$ 79,250
After Repair Value:		\$ 330,000
ARV Per Square Foot:		\$ 157.7
Price Per Square Foot:		\$ 151.5
Price Per Unit:		\$ 158,500

RETURNS & RATIOS (Year 1)

Cap Rate (Purchase/Market):	7.1% / 6.9%
Cash on Cash Return:	6.4%
Return on Equity:	4.8%
Return on Investment:	13.1%
Internal Rate of Return:	13.1%
Rent to Value:	0.7%
Gross Rent Multiplier:	11.64
Equity Multiple:	1.13
Break Even Ratio:	81.4%
Debt Coverage Ratio:	1.29
Debt Yield:	9.5%

PURCHASE COSTS

Total (0% of Price):	\$ 0
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FINANCING (PURCHASE)

Loan Type:	Amortizing, 30 Year
Interest Rate:	6.25%
Financing Of:	Price (75%)
Loan Amount:	\$ 237,750
LTC / LTV:	75% / 72%
Loan Payment:	\$ 1,464 Per Month \$ 17,566 Per Year

ASSUMPTIONS & PROJECTIONS

Rehab Cost Overrun:	0%
Vacancy Rate:	0%
Appreciation:	3% Per Year
Income Increase:	2% Per Year
Expense Increase:	2% Per Year
Selling Costs:	6% of Sales Price
Depreciation Period:	27.5 Years
Land Value:	\$ 1,970

REHAB COSTS

Rehab Costs:	\$ 0
Cost Overrun (0%):	\$ 0
Total:	\$ 0
Total Per Square Foot:	\$ 0

Cash Flow (Year 1)

		Monthly	Yearly
CASH FLOW			
Gross Rent:		\$ 2,270	\$ 27,240
Vacancy (-%):	-	\$ 0	\$ 0
Other Income:	+	\$ 0	\$ 0
Operating Income:	=	\$ 2,270	\$ 27,240
Operating Expenses (16.9%):	-	\$ 384	\$ 4,607
Net Operating Income:	=	\$ 1,886	\$ 22,633
Loan Payments:	-	\$ 1,464	\$ 17,566
Cash Flow:	=	\$ 422	\$ 5,067
Cash Flow Per Unit:		\$ 211	\$ 2,534

		Monthly	Yearly
OTHER INCOME			
Total:		\$ 0	\$ 0

		Monthly	Yearly
OPERATING EXPENSES			
Property Taxes:		\$ 125	\$ 1,500
Insurance:		\$ 100	\$ 1,200
Property Management:		\$ 0	\$ 0
Maintenance:		\$ 114	\$ 1,362
Capital Expenditures:		\$ 45	\$ 545
HOA Fees:		\$ 0	\$ 0
Utilities:		\$ 0	\$ 0
Landscaping:		\$ 0	\$ 0
Accounting & Legal Fees:		\$ 0	\$ 0
Total:		\$ 384	\$ 4,607

Buy & Hold Projections

	APPRECIATION 3% Per Year		INCOME INCREASE 2% Per Year			EXPENSE INCREASES 2% Per Year		SELLING COSTS 6% of Price	
	Year 1	Year 2	Year 3	Year 5	Year 10	Year 20	Year 30		
RENTAL INCOME									
Gross Rent:	\$ 27,240	\$ 27,785	\$ 28,340	\$ 29,485	\$ 32,554	\$ 39,684	\$ 48,374		
Vacancy:	- \$ 0	- \$ 0	- \$ 0	- \$ 0	- \$ 0	- \$ 0	- \$ 0		
Vacancy Rate:	0%	0%	0%	0%	0%	0%	0%		
Other Income:	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0		
Operating Income:	= \$ 27,240	= \$ 27,785	= \$ 28,340	= \$ 29,485	= \$ 32,554	= \$ 39,684	= \$ 48,374		
Income Increase:	2%	2%	2%	2%	2%	2%	2%		
OPERATING EXPENSES									
Property Taxes:	\$ 1,500	\$ 1,530	\$ 1,561	\$ 1,624	\$ 1,793	\$ 2,185	\$ 2,664		
Insurance:	+ \$ 1,200	+ \$ 1,224	+ \$ 1,248	+ \$ 1,299	+ \$ 1,434	+ \$ 1,748	+ \$ 2,131		
Property Management:	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0		
Maintenance:	+ \$ 1,362	+ \$ 1,389	+ \$ 1,417	+ \$ 1,474	+ \$ 1,628	+ \$ 1,984	+ \$ 2,419		
Capital Expenditures:	+ \$ 545	+ \$ 556	+ \$ 567	+ \$ 590	+ \$ 651	+ \$ 794	+ \$ 967		
HOA Fees:	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0		
Utilities:	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0		
Landscaping:	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0		
Accounting & Legal Fees:	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0	+ \$ 0		
Operating Expenses:	= \$ 4,607	= \$ 4,699	= \$ 4,793	= \$ 4,987	= \$ 5,506	= \$ 6,711	= \$ 8,181		
Expense Increase:	2%	2%	2%	2%	2%	2%	2%		
CASH FLOW									
Operating Income:	\$ 27,240	\$ 27,785	\$ 28,340	\$ 29,485	\$ 32,554	\$ 39,684	\$ 48,374		
Operating Expenses:	- \$ 4,607	- \$ 4,699	- \$ 4,793	- \$ 4,987	- \$ 5,506	- \$ 6,711	- \$ 8,181		
Expense Ratio:	16.9%	16.9%	16.9%	16.9%	16.9%	16.9%	16.9%		
Net Operating Income:	= \$ 22,633	= \$ 23,086	= \$ 23,547	= \$ 24,498	= \$ 27,048	= \$ 32,973	= \$ 40,193		
Loan Payments:	- \$ 17,566	- \$ 17,566	- \$ 17,566	- \$ 17,566	- \$ 17,566	- \$ 17,566	- \$ 17,566		
Cash Flow:	= \$ 5,067	= \$ 5,520	= \$ 5,981	= \$ 6,932	= \$ 9,482	= \$ 15,407	= \$ 22,627		
Cash Flow Per Unit:	\$ 2,534	\$ 2,760	\$ 2,991	\$ 3,466	\$ 4,741	\$ 7,704	\$ 11,314		
TAX BENEFITS & DEDUCTIONS									
Operating Expenses:	\$ 4,607	\$ 4,699	\$ 4,793	\$ 4,987	\$ 5,506	\$ 6,711	\$ 8,181		
Loan Interest:	+ \$ 14,780	+ \$ 14,601	+ \$ 14,411	+ \$ 13,992	+ \$ 12,684	+ \$ 8,460	+ \$ 581		
Depreciation:	+ \$ 11,456	+ \$ 11,456	+ \$ 11,456	+ \$ 11,456	+ \$ 11,456	+ \$ 11,456	+ \$ 0		
Total Deductions:	= \$ 30,843	= \$ 30,756	= \$ 30,659	= \$ 30,434	= \$ 29,646	= \$ 26,626	= \$ 8,762		

	Year 1	Year 2	Year 3	Year 5	Year 10	Year 20	Year 30
EQUITY ACCUMULATION							
Property Value:	\$ 339,900	\$ 350,097	\$ 360,600	\$ 382,560	\$ 443,492	\$ 596,017	\$ 800,997
Appreciation:	3%	3%	3%	3%	3%	3%	3%
Loan Balance:	- \$ 234,964	- \$ 231,999	- \$ 228,843	- \$ 221,909	- \$ 200,275	- \$ 130,376	- \$ 0
LTV Ratio:	69.1%	66.3%	63.5%	58%	45.2%	21.9%	-
Total Equity:	= \$ 104,936	= \$ 118,098	= \$ 131,757	= \$ 160,651	= \$ 243,217	= \$ 465,641	= \$ 800,997

SALE ANALYSIS

Equity:	\$ 104,936	\$ 118,098	\$ 131,757	\$ 160,651	\$ 243,217	\$ 465,641	\$ 800,997
Selling Costs (6%):	- \$ 20,394	- \$ 21,006	- \$ 21,636	- \$ 22,954	- \$ 26,610	- \$ 35,761	- \$ 48,060
Sale Proceeds:	= \$ 84,542	= \$ 97,092	= \$ 110,121	= \$ 137,697	= \$ 216,607	= \$ 429,880	= \$ 752,937
Cumulative Cash Flow:	+ \$ 5,067	+ \$ 10,587	+ \$ 16,568	+ \$ 29,953	+ \$ 72,165	+ \$ 198,611	+ \$ 391,208
Total Cash Invested:	- \$ 79,250	- \$ 79,250	- \$ 79,250	- \$ 79,250	- \$ 79,250	- \$ 79,250	- \$ 79,250
Total Profit:	= \$ 10,359	= \$ 28,429	= \$ 47,439	= \$ 88,400	= \$ 209,522	= \$ 549,241	= \$ 1,064,895

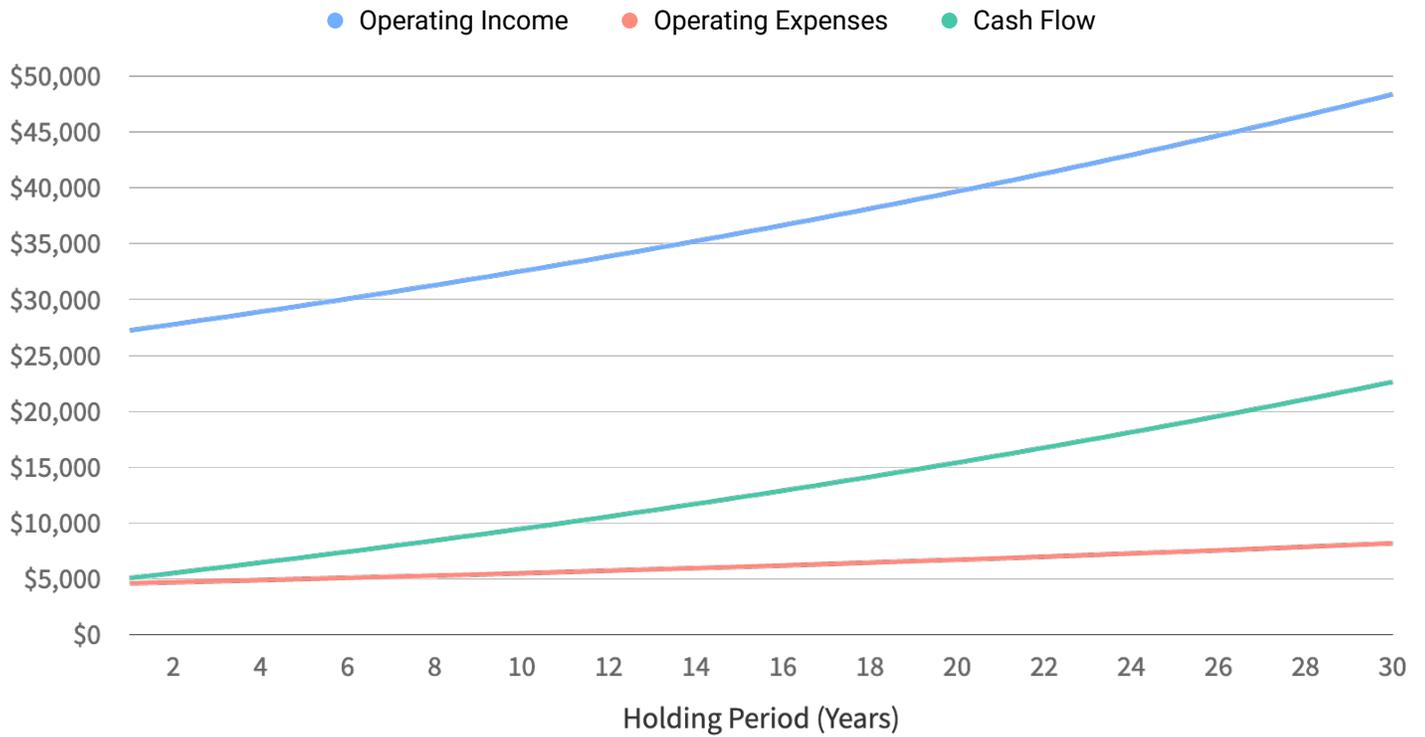
INVESTMENT RETURNS

Cap Rate (Purchase Price):	7.1%	7.3%	7.4%	7.7%	8.5%	10.4%	12.7%
Cap Rate (Market Value):	6.7%	6.6%	6.5%	6.4%	6.1%	5.5%	5%
Cash on Cash Return:	6.4%	7%	7.5%	8.7%	12%	19.4%	28.6%
Return on Equity:	4.8%	4.7%	4.5%	4.3%	3.9%	3.3%	2.8%
Return on Investment:	13.1%	35.9%	59.9%	111.5%	264.4%	693%	1,343.7%
Internal Rate of Return:	13.1%	17%	17.8%	17.7%	16.4%	14.4%	13.4%

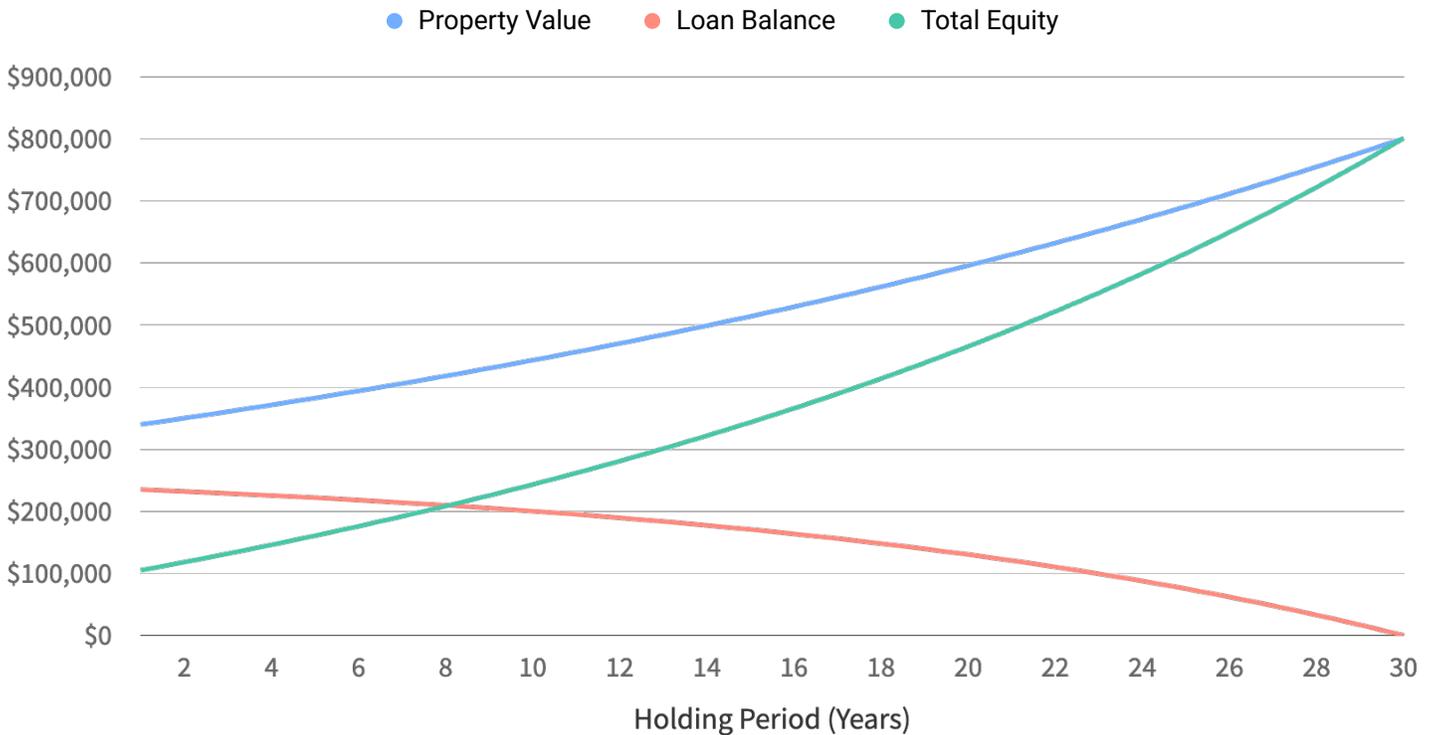
FINANCIAL RATIOS

Rent to Value:	0.7%	0.7%	0.7%	0.6%	0.6%	0.6%	0.5%
Gross Rent Multiplier:	12.48	12.6	12.72	12.97	13.62	15.02	16.56
Equity Multiple:	1.13	1.36	1.6	2.12	3.64	7.93	14.44
Break Even Ratio:	81.4%	80.1%	78.9%	76.5%	70.9%	61.2%	53.2%
Debt Coverage Ratio:	1.29	1.31	1.34	1.39	1.54	1.88	2.29
Debt Yield:	9.6%	10%	10.3%	11%	13.5%	25.3%	-

Cash Flow Over Time



Equity Over Time



Recent Comparable Sales

Average Sale Price

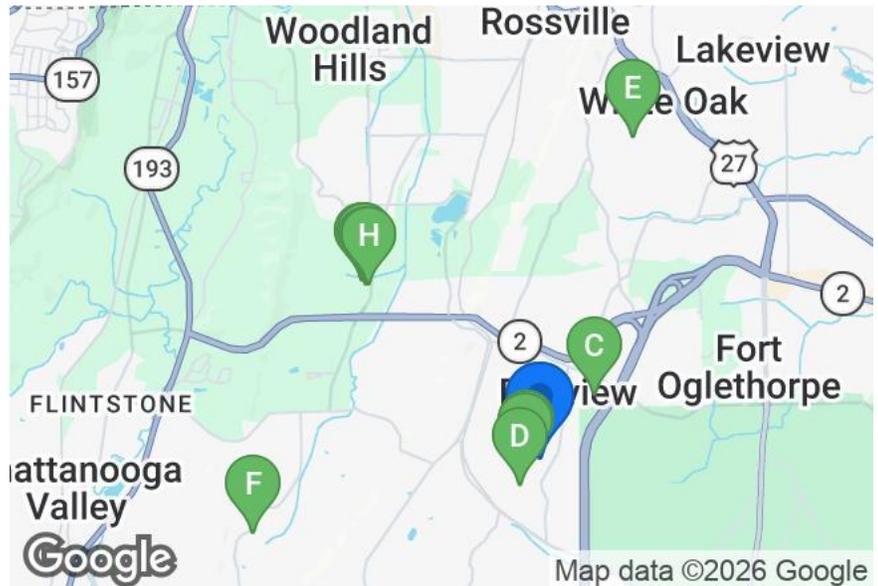
\$ 280,600 (\$ 152/sq.ft.)

\$ 219,900 - \$ 336,200

\$ 100/sq.ft. - \$ 319/sq.ft.

Estimated Property ARV Based on
Average Price/Sq.Ft.

\$ 317,800

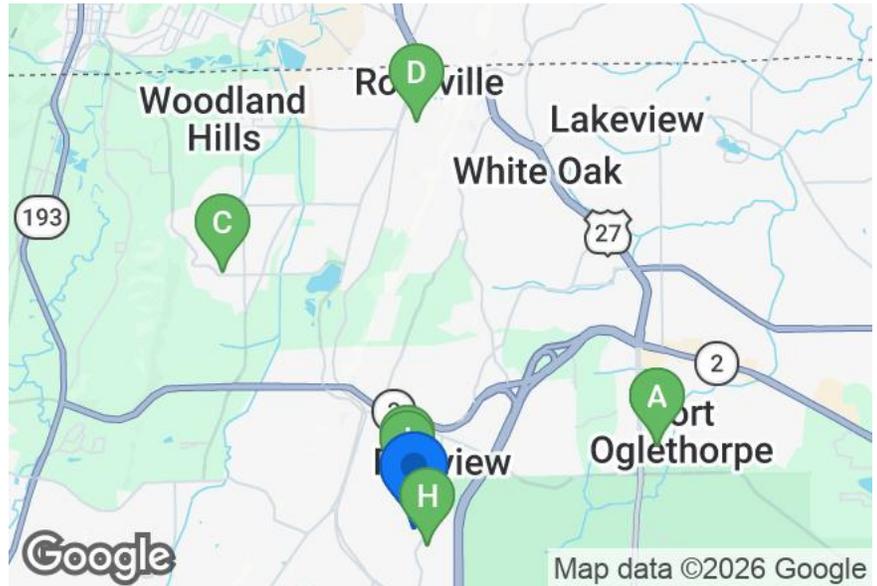


Property	Distance	Similarity	Type	Beds	Baths	Sq.Ft.	Sale Price	Sale Date
● 91 Circle Dr Rossville, GA 30741	0 mi	100%	Multi-Family Built 1947	5	3	2,092	-	-
A 2 Newman Dr Rossville, GA 30741	0.12 mi	83.8%	Multi-Family Built 1996	4	2	1,764	\$ 225,000 \$ 127.55/sq.ft.	01/12/2026 74 Days Ago
B 4 Newman Dr Rossville, GA 30741	0.14 mi	83.8%	Multi-Family Built 1996	4	2	1,764	\$ 285,000 \$ 161.56/sq.ft.	01/12/2026 74 Days Ago
C 9 Longstreet Rd Rossville, GA 30741	0.61 mi	82.1%	Multi-Family Built 1942	6	2	1,642	\$ 224,900 \$ 136.97/sq.ft.	03/17/2026 10 Days Ago
D 13 Travis Rd Rossville, GA 30741	0.25 mi	80.2%	House Built 1978	5	3	2,209	\$ 219,900 \$ 99.55/sq.ft.	03/27/2026 Today
E 416-418 Hollywood Dr Rossville, GA 30741	2.44 mi	80.0%	Multi-Family Built 2002	4	2	1,838	\$ 264,900 \$ 144.12/sq.ft.	03/27/2026 Today
F 42 Ave Rossville, GA 30741	2.17 mi	77.4%	Multi-Family Built 2025	4	-	1,050	\$ 334,900 \$ 318.95/sq.ft.	02/12/2026 43 Days Ago
G 27 Quarter St Rossville, GA 30741	1.8 mi	76.4%	House Built 2024	5	3	2,361	\$ 299,200 \$ 126.73/sq.ft.	01/13/2026 73 Days Ago
H 11 Quarter St Rossville, GA 30741	1.79 mi	76.4%	House Built 2024	5	3	2,361	\$ 301,200 \$ 127.57/sq.ft.	10/22/2025 156 Days Ago
I 58 Quarter St Rossville, GA 30741	1.84 mi	76.4%	House	5	3	2,361	\$ 336,200 \$ 142.40/sq.ft.	03/27/2026 Today
J 44 Quarter St Rossville, GA 30741	1.83 mi	76.4%	House	5	3	2,361	\$ 315,200 \$ 133.50/sq.ft.	12/04/2025 113 Days Ago

Recent Comparable Rental Listings

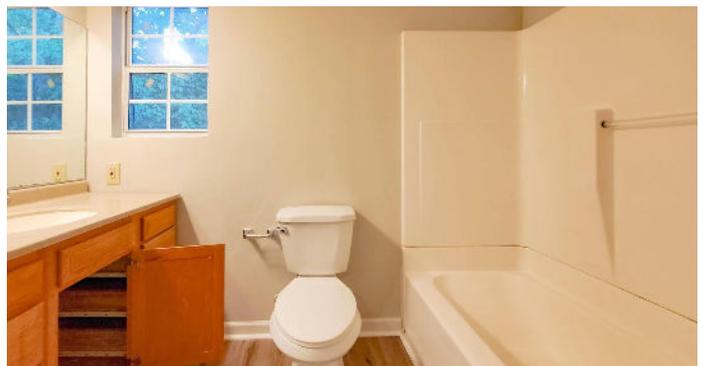
Average Listed Rent
\$ 1,210 (\$ 1.23/sq.ft.)
 \$ 850 - \$ 1,795
 \$ 1/sq.ft. - \$ 1.80/sq.ft.

Estimated Property Rent Based on
 Average Rent/Sq.Ft.
\$ 2,580



Property	Distance	Similarity	Type	Beds	Baths	Sq.Ft.	Listed Rent	Last Seen
● 91 Circle Dr Rossville, GA 30741	0 mi	100%	Multi-Family Built 1947	5	3	2,092	-	-
A 221 Robert E Lee St Apt A Fort Oglethorpe, GA 30742	1.88 mi	93.7%	Multi-Family	1	1	-	\$ 850	03/27/2026 Today
B 221 Robert E Lee St Apt B Fort Oglethorpe, GA 30742	1.88 mi	93.7%	Multi-Family Built 1956	1	1	-	\$ 895	03/27/2026 Today
C 718 Salem Rd Apt A Rossville, GA 30741	2.34 mi	92.1%	Multi-Family	2	1	915	\$ 1,075 \$ 1.17/sq.ft.	03/09/2026 18 Days Ago
D 106 Mcmillan St # B Rossville, GA 30741	2.97 mi	90.0%	Multi-Family Built 1925	2	1	800	\$ 1,440 \$ 1.80/sq.ft.	03/01/2026 26 Days Ago
E 91-a/b Circle Dr Rossville, GA 30741	0 mi	68.4%	House Built 1947	3	2	1,300	\$ 1,295 \$ 1/sq.ft.	03/27/2026 Today
F 91 Circle Dr Apt B Rossville, GA 30741	0 mi	68.4%	Commercial	3	2	1,300	\$ 1,295 \$ 1/sq.ft.	03/04/2026 23 Days Ago
G 32 Opal Rd Rossville, GA 30741	0.1 mi	68.1%	House Built 1942	2	2	1,192	\$ 1,675 \$ 1.41/sq.ft.	03/27/2026 Today
H 42 Moore Dr Rossville, GA 30741	0.16 mi	67.9%	House	3	2	1,220	\$ 1,795 \$ 1.47/sq.ft.	02/24/2026 31 Days Ago
I 107 Woodcreek Dr # A7 Rossville, GA 30741	0.29 mi	67.3%	Commercial	2	1	900	\$ 899 \$ 1/sq.ft.	07/23/2025 247 Days Ago
J 201 Woodcreek Dr # B1 Rossville, GA 30741	0.33 mi	67.2%	Commercial	2	1	900	\$ 900 \$ 1/sq.ft.	12/03/2025 114 Days Ago

Property Photos





Additional Information

Recently renovated duplex in Rossville! This duplex has a 3 BR / 2 BA on one side and 2 BR / 1 BA on the other. Renovated over the past 1-3 years include: New HVAC unit, New Roof, Replumbed with Pex Piping, Bathroom subfloor replaced, interior remodels with paint, flooring, appliances, and more. Fully occupied and cash flowing. Gross income is \$1850 per month or \$22,200 per year. There is potential for rental increases upon renewals. Do not disturb tenants. No showings until there is a contract during the inspection period.

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